Case 15-17864 Doc 1 Filed 05/20/15 Entered 05/20/15 23:09:02 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 43

Document Page 1 of 43 **United States Bankruptcy Court** Voluntary Petition Northern District of Illinois, Eastern Division Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Vasquez, Francisco Jimenez, Juana All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3821 N Washington St 3821 N Washington St Westmont, IL Westmont, IL ZIPCODE 60559-1069 ZIPCODE 60559-1069 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **DuPage DuPage** Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE **Type of Debtor** Chapter of Bankruptcy Code Under Which **Nature of Business** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Health Care Business Chapter 15 Petition for ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Partnership Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box.) Chapter 15 Debtor Debts are primarily Debts are primarily consumer Country of debtor's center of main interests: **Tax-Exempt Entity** debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an Each country in which a foreign proceeding by, Debtor is a tax-exempt organization under individual primarily for a regarding, or against debtor is pending: Title 26 of the United States Code (the personal, family, or house-Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals Check if: only). Must attach signed application for the court's Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in consideration. See Official Form 3B. accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П П V 1-49 50-99 100-199 200-999 1,000-5,001-10,001-25,001-50,001-Over 50,000 100,000 5,000 10,000 25,000 100,000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than \$500,000 \$50,000 \$100,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$0 to \$500,000,001 More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion

Case 15-17864 Doc 1 Filed 05/20/15 B1 (Official Form 1) (04/13) Document	Entered 05/20/15 23:0 Page 2 of 43	09:02 Desc Main	
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Vasquez, Francisco & Jimenez, Juana		
All Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	h additional sheet)	
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)	
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	o whose debts are primarily consumer debts.)		
	X /s/ Karen Walin	5/20/15	
	Signature of Attorney for Debtor(s)	Date	
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, ea  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:	ach spouse must complete and attach	ch a separate Exhibit D.)	
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.		
Information Regardin  (Check any ap  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180			
☐ There is a bankruptcy case concerning debtor's affiliate, general p ☐ Debtor is a debtor in a foreign proceeding and has its principal pl	of business, or principal assets in the days than in any other District.  Deartner, or partnership pending in the face of business or principal assets.	his District.	
	of business, or principal assets in the days than in any other District.  Deartner, or partnership pending in the acce of business or principal assets but is a defendant in an action or product.	his District. In the United States in this District, occeding [in a federal or state court]	
Debtor is a debtor in a foreign proceeding and has its principal ploor has no principal place of business or assets in the United States by	of business, or principal assets in the days than in any other District.  Deartner, or partnership pending in the face of business or principal assets but is a defendant in an action or product to the relief sought in this Districts as a Tenant of Residential I dicable boxes.)	his District. In the United States in this District, occeding [in a federal or state court] rict.  Property	
Debtor is a debtor in a foreign proceeding and has its principal ploor has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg.  Certification by a Debtor Who Reside (Check all app	of business, or principal assets in the days than in any other District.  Deartner, or partnership pending in the face of business or principal assets to but is a defendant in an action or product to the relief sought in this Districts as a Tenant of Residential I dicable boxes.)  Item of the principal assets to business as a Tenant of Residential I dicable boxes.)	his District. In the United States in this District, occeding [in a federal or state court] rict.  Property	
□ Debtor is a debtor in a foreign proceeding and has its principal ploor has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside  (Check all app  □ Landlord has a judgment against the debtor for possession of deb	of business, or principal assets in the days than in any other District.  Deartner, or partnership pending in the face of business or principal assets that is a defendant in an action or produced to the relief sought in this District ard to the relief sought in this District as a Tenant of Residential I dicable boxes.)  The formula of the produced for the produced formula of the produced	his District. In the United States in this District, occeding [in a federal or state court] rict.  Property	
Debtor is a debtor in a foreign proceeding and has its principal plor has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg.  Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	of business, or principal assets in the days than in any other District.  Deartner, or partnership pending in the acce of business or principal assets in the acceptance of business or principal assets in the accept	his District. In the United States in this District, occeding [in a federal or state court] rict.  Property  Implement the following.)	
Debtor is a debtor in a foreign proceeding and has its principal ploor has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg.  Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb  (Name of landlord that (Address of Debtor claims that under applicable nonbankruptcy law, there are	of business, or principal assets in the days than in any other District.  Deartner, or partnership pending in the acce of business or principal assets in the days is a defendant in an action or product to the relief sought in this District.  The acceptance of business or principal assets in the principal assets in the set of the relief sought in this District.  The acceptance of business or principal assets in the deart in the principal assets in the days that in the days that in the principal assets in the days that in the days t	his District. In the United States in this District, occeding [in a federal or state court] rict.  Property  In the United States in this District, occeding [in a federal or state court] rict.  Property  In the United States in this District, occeding [in a federal or state court] rict.  Property  In the United States in this District, occeding [in a federal or state court] rict.	

<del></del>	X
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Vasquez, Francisco & Jimenez, Juana
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by I I U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Francisco Vasquez Signature of Debtor Francisco Vasquez Signature of Joint Debtor  Telephone Number (If not represented by attorney)	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative
May 7, 2015 Date	
Signature of Attorney*  X /s/ Karen Walin Signature of Attorney for Debtor(s)  Karen Walin 99999 Chicago Legal, LLC 3833 Harlem Ave Berwyn, IL 60402-3925 (708) 795-7000 Fax: (708) 788-8942 kwalin@chicagolegalllc.com	Signature of Non-Attorney Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110)
Date  In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)  declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X Signature of Authorized Individual	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Printed Name of Authorized Individual  Title of Authorized Individual  Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110, 18 U.S.C. § 156.

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B1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:	Case No.
Vasquez, Francisco	Chapter 7
Debtor(s)  EXHIBIT D - INDIVIDUAL DEBTOR  CREDIT COUNSELI	
Warning: You must be able to check truthfully one of the five sta do so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to r and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	atements regarding credit counseling listed below. If you cannot the can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fi one of the five statements below and attach any documents as direct	
1. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	he opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined t performing a related budget analysis, but I do not have a certificate fra copy of a certificate from the agency describing the services provia the agency no later than 14 days after your bankruptcy case is filed.	he opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. You must file led to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an app days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig.]	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still ob you file your bankruptcy petition and promptly file a certificate fr of any debt management plan developed through the agency. Fai case. Any extension of the 30-day deadline can be granted only falso be dismissed if the court is not satisfied with your reasons counseling briefing.	om the agency that provided the counseling, together with a copy lure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing becaus motion for determination by the court.]	
of realizing and making rational decisions with respect to fina	
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by teleph</li> <li>Active military duty in a military combat zone.</li> </ul>	impaired to the extent of being unable, after reasonable effort, to one, or through the Internet.);
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	mined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.
Signature of Debtor: /s/ Francisco Vasquez FRA NCISCO	Vasauez
Date: May 7, 2015	

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B1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:	Case No.
Jimenez, Juana	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT CREDIT COUNSELING REQUIREM	
Warning: You must be able to check truthfully one of the five statements regarding do so, you are not eligible to file a bankruptcy case, and the court can dismiss any c whatever filing fee you paid, and your creditors will be able to resume collection ac and you file another bankruptcy case later, you may be required to pay a second fil to stop creditors' collection activities.	ase you do file. If that happens, you will lose tivities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must one of the five statements below and attach any documents as directed.	st complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case, I received a briefin the United States trustee or bankruptcy administrator that outlined the opportunities for performing a related budget analysis, and I have a certificate from the agency describing the certificate and a copy of any debt repayment plan developed through the agency.	available credit counseling and assisted me in
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefin the United States trustee or bankruptcy administrator that outlined the opportunities for performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to you and a copy the agency no later than 14 days after your bankruptcy case is filed.	available credit counseling and assisted me in ibing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved agency but wa days from the time I made my request, and the following exigent circumstances meri requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here]	t a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the credit court you file your bankruptcy petition and promptly file a certificate from the agency that of any debt management plan developed through the agency. Failure to fulfill these case. Any extension of the 30-day deadline can be granted only for cause and is limit also be dismissed if the court is not satisfied with your reasons for filing your bank counseling briefing.	provided the counseling, together with a copy requirements may result in dismissal of your ted to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because of: [Check the apple motion for determination by the court.]	licable statement.] [Must be accompanied by a
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illustration of realizing and making rational decisions with respect to financial responsibilities.	s.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the external participate in a credit counseling briefing in person, by telephone, or through the I Active military duty in a military combat zone.</li> </ul>	ent of being unable, after reasonable effort, to internet.);
5. The United States trustee or bankruptcy administrator has determined that the credit does not apply in this district.	counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is true and c	orrect.
Signature of Debtor: /s/ Juana Jimenez	
Date: May 7, 2015	

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Northern District of I	llinois, Eastern Division
IN RE:	Case No.
Vasquez, Francisco	Chapter 7
	R'S STATEMENT OF COMPLIANCE ING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	tatements regarding credit counseling listed below. If you cannot art can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed ed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as direct	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the gh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through d.
	proved agency but was unable to obtain the services during the seven tt circumstances merit a temporary waiver of the credit counseling gent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. Fa case. Any extension of the 30-day deadline can be granted only also be dismissed if the court is not satisfied with your reasons counseling briefing.  4. I am not required to receive a credit counseling briefing becaumotion for determination by the court.]  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired to frealizing and making rational decisions with respect to fin Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telep	y impaired to the extent of being unable, after reasonable effort, to
<ul><li>☐ Active military duty in a military combat zone.</li><li>☐ 5. The United States trustee or bankruptcy administrator has det</li></ul>	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
does not apply in this district.	
I certify under penalty of perjury that the information provide	d above is true and correct.
Signature of Debtor: /s/ Francisco Vasquez	

Date: May 20, 2015

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Document Page 7 of 43 United States Bankruptcy Court

Northern District of	of Illinois, Eastern Division
IN RE:	Case No
Jimenez, Juana	Chapter 7
	FOR'S STATEMENT OF COMPLIANCE ELING REQUIREMENT
Warning: You must be able to check truthfully one of the fi do so, you are not eligible to file a bankruptcy case, and the whatever filing fee you paid, and your creditors will be able	ve statements regarding credit counseling listed below. If you cannot court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed uired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petitio one of the five statements below and attach any documents as a	n is filed, each spouse must complete and file a separate Exhibit D. Check directed.
the United States trustee or bankruptcy administrator that outli	r case, I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me in m the agency describing the services provided to me. Attach a copy of the arough the agency.
the United States trustee or bankruptcy administrator that outli performing a related budget analysis, but I do not have a certific	rease, I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me is atteate from the agency describing the services provided to me. You must file rovided to you and a copy of any debt repayment plan developed through filed.
	n approved agency but was unable to obtain the services during the sever igent circumstances merit a temporary waiver of the credit counseling exigent circumstances here.]
you file your bankruptcy petition and promptly file a certific of any debt management plan developed through the agency case. Any extension of the 30-day deadline can be granted o also be dismissed if the court is not satisfied with your reacounseling briefing.	ill obtain the credit counseling briefing within the first 30 days after ate from the agency that provided the counseling, together with a copy y. Failure to fulfill these requirements may result in dismissal of your only for cause and is limited to a maximum of 15 days. Your case may sons for filing your bankruptcy case without first receiving a credit ecause of: [Check the applicable statement.] [Must be accompanied by a
*	red by reason of mental illness or mental deficiency so as to be incapable to financial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by the state of the st</li></ul>	cally impaired to the extent of being unable, after reasonable effort, to telephone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has does not apply in this district.	determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information prov	vided above is true and correct.
Signature of Debtor: /s/ Juana Jimenez	

Date: May 20, 2015

# B6 Summary (Gridge F15-17864 DOC) Filed 05/20/15 Entered 05/20/15 23:09:02 Desc Main Document Page 8 of 43 United States Bankruptcy Court

## Northern District of Illinois, Eastern Division

IN RE:	Case No.
Vasquez, Francisco & Jimenez, Juana	Chapter 7
Debtor(s)	•

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 150,000.00		
B - Personal Property	Yes	3	\$ 19,465.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 175,023.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 19,523.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 3,285.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 3,260.00
	TOTAL	19	\$ 169,465.00	\$ 194,546.00	

## B 6 Summary Conser 15-17864 ary) 19/41 Filed 05/20/15 Entered 05/20/15 23:09:02 Desc Main

U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

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#### Northern District of Illinois, Eastern Division

IN RE:	Case No
Vasquez, Francisco & Jimenez, Juana	Chapter 7
Debtor(s)	•
STATISTICAL SUMMARY OF CERTAIN LIABILITI	ES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consum	ner debts, as defined in § 101(8) of the Bankruptcy Code (11

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 12)	\$ 3,285.00
Average Expenses (from Schedule J, Line 22)	\$ 3,260.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1	
Line 14)	\$ 4,450.83

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 23,023.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 19,523.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 42,546.00

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		Document	Page 10 of 43	

IN RE Vasquez, Francisco & Jimenez, Juana

\_ Case No.

Debtor(s) (If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3821 N Washington St, Westmont, IL 60559-1069 Single family residence Jointly owned with 2 other family members	Fee Simple	J	150,000.00	155,964.00

TOTAL

150,000.00

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Debtor(s)

IN RE Vasquez, Francisco & Jimenez, Juana

\_\_\_ Case No.

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

not ui	sciose die cinius name. See, 11 U.S.C. §1		ina Fot. R. Baind. T. 1007 (iii).		
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase checking account  Chase checking account	J	10.00 5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furniture and houshold goods	J	1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Debtors personal clothing	J	500.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401 K account	н	12,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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Debtor(s)

IN RE Vasquez, Francisco & Jimenez, Juana

\_\_ Case No. \_\_

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16	Accounts receivable.	x			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 CHEVROLET TRUCK Astro-V6 Jointly owned with family member	Н	750.00
			2004 NISSAN Armada-V8 145,000 Miles	Н	3,000.00
			2005 CHEVROLET TRUCK Trailblazer EXT-I6 90,000 Miles	w	2,000.00
26.	Boats, motors, and accessories.	х			
	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	X			

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Debtor(s)

\_ Case No. \_

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X X			
		TO	ΓAL	19,465.00

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Debtor(s)

IN RE Vasquez, Francisco & Jimenez, Juana

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Case No. \_\_\_\_\_(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
3821 N Washington St, Westmont, IL 60559-1069	735 ILCS 5 §12-901	15,000.00	150,000.00
Single family residence Jointly owned with 2 other family members			
SCHEDULE B - PERSONAL PROPERTY			
Chase checking account	735 ILCS 5 §12-1001(b)	10.00	10.00
Chase checking account	735 ILCS 5 §12-1001(b)	5.00	5.0
Furniture and houshold goods	735 ILCS 5 §12-1001(b)	1,200.00	1,200.0
Debtors personal clothing	735 ILCS 5 §12-1001(a)	500.00	500.0
401 K account	735 ILCS 5 §12-1006(a)	12,000.00	12,000.0
2000 CHEVROLET TRUCK Astro-V6 Jointly owned with family member	735 ILCS 5 §12-1001(b)	750.00	750.00
2004 NISSAN Armada-V8 145,000 Miles	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,400.00 600.00	3,000.00
2005 CHEVROLET TRUCK Trailblazer EXT-	735 ILCS 5 §12-1001(c)	2,400.00	2,000.00
90,000 Miles			

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Vasquez, Francisco & Jimenez, Juana

Case No.

Debtor(s)

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5315		Н	Mortgage on 3821 N Washington St, Westmont, II	$\dagger$			155,964.00	5,964.00
Chase Mtg PO Box 24696 Columbus, OH 43224-0696			60559 2011-12-01 First Mortgage				·	·
			VALUE \$ 150,000.00					
ACCOUNT NO. 0316		J	Lien on 2005 Chevrolet Trailblazer	Ť			19,059.00	17,059.00
Onemain Fi PO Box 499 Hanover, MD 21076-0499			2014-03-01					
			VALUE \$ 2,000.00					
ACCOUNT NO.			NALTIF ¢					
			VALUE \$	+	╀			
ACCOUNT NO.			VALUE \$					ļ
O continuation about attached		-	/T-4-1 -6	Sul			\$ 175,023.00	\$ 23,023.00
0 continuation sheets attached			(Total of		page Tot	1	\$ 175,023.00	<b>→ ∠</b> 3,0∠3.00
			(Use only on			ai e)	\$ 175,023.00	\$ 23,023.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) IN RE Vasquez, Francisco & Jimenez, Juana

Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

on t	eport the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed his Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
$\checkmark$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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Debtor(s)

Case No.

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM **Original Creditor** ACCOUNT NO. 1200 Macneal Hospital 1st Financial Fund 3091 Governors Lake Dr 2014-06-01 Peachtree Corners, GA 30071-1143 194.00 Assignee or other notification for: ACCOUNT NO. 1st Financial Fund 1st Finl Invstmnt Fund 3091 Governors Lake Dr Peachtree Corners, GA 30071-1143 additional notice ACCOUNT NO. Capital One Bank Blatt Hasenmiller Leibsker & Moore 10 S La Salle St Ste 2200 Chicago, IL 60603-1069 0.00 Revolving account ACCOUNT NO. 6836 2012-08-01 Capital One Bank USA N 15000 Capital One Dr Richmond, VA 23238-1119 4,871.00 Subtotal 5,065.00 4 continuation sheets attached (Total of this page) (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Debtor(s)

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IN RE Vasquez, Francisco & Jimenez, Juana

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 6771		w	Revolving account	╈				
Capital One Bank USA N 15000 Capital One Dr Richmond, VA 23238-1119			2012-12-01				919.00	
ACCOUNT NO. 6432	$\vdash$	J	Revolving account	+			919.00	
Chase Card PO Box 15298 Wilmington, DE 19850-5298			2006-12-01					
ACCOUNT NO. <b>6033</b>		Н	Original Creditor	+			829.00	
Illinois Collection Service 8231 185th St Ste 100 Tinley Park, IL 60487-9356		"		Advocate Good Samaritan Hosp 2014-06-01				871.00
ACCOUNT NO.			Assignee or other notification for:	+			671.00	
Illinois Collection SE 8231 185th St Ste 100 Tinley Park, IL 60487-9356			Illinois Collection Service					
ACCOUNT NO. 7789  Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		Н	Revolving account 2007-10-01				2 527 00	
ACCOUNT NO. <b>1923</b>	$\vdash$	Н	Original Creditor	+	-		2,527.00	
Medical Business Bureau 1460 Renaissance Dr Park Ridge, IL 60068-1331			MED1 02 Dupage Emergency Phys 2010-04-01					
				+			413.00	
ACCOUNT NO.  Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068-1331			Assignee or other notification for: Medical Business Bureau					
Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this p			\$ 5,559.00	
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	stic	on al	\$	

Debtor(s)

IN RE Vasquez, Francisco & Jimenez, Juana

\_ Case No. \_

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			,				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4068</b>		w	Origianal Creditor	+		H	
Medical Business Bureau 1460 Renaissance Dr Park Ridge, IL 60068-1331	-		MED1 02 Watermark Physician Services 2012-03-01				
				$\perp$			274.00
ACCOUNT NO.  Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068-1331	-		Assignee or other notification for: Medical Business Bureau				
ACCOUNT NO. <b>7727</b>		Н	Original Creditor	+			
Medical Business Bureau 1460 Renaissance Dr Park Ridge, IL 60068-1331	-	_	MED1 02 Dupage Emergency Phys 2014-07-01				
ACCOUNT NO.			Assignee or other notification for:	+			186.00
Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068-1331			Medical Business Bureau				
ACCOUNT NO. <b>6135</b>		w	Original Creditor	-			
Medical Business Bureau 1460 Renaissance Dr Park Ridge, IL 60068-1331			MED1 02 Watermark Physician Services 2012-03-01				
ACCOUNT NO.			Assignee or other notification for:	+			134.00
Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068-1331			Medical Business Bureau				
ACCOUNT NO. <b>4240</b>		Н	Original Creditor	+			
Merchants Credit Guide 223 W Jackson Blvd Ste 4 Chicago, IL 60606-6908			Illinois Emergency Medical Spe 2014-10-01				
							155.00
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•	•	(Total of	-	oag	e)	\$ 749.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Statis	stic	n al	\$

IN RE Vasquez, Francisco & Jimenez, Juana

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Debtor(s)

\_ Case No. \_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		('	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.	T		Assignee or other notification for:					
Merchants Credit Guide 223 W Jackson Blvd Ste 4 Chicago, IL 60606-6908			Merchants Credit Guide					
ACCOUNT NO. <b>8001</b>		J	Installment account					_
Personal Finance 6392 S Cass Ave Westmont, IL 60559-3207			2014-06-01					
ACCOUNT NO. <b>7030</b>		Н	Origianal Creditor				2,870.0	00
Second Round Lp 4150 Freidrich Ln Austin, TX 78744-1800			General Electric Capital Corpo 2015-02-01				405.0	00
ACCOUNT NO.			Assignee or other notification for:				403.0	,,,
Second Round Lp 4150 Freidrich Ln Ste Austin, TX 78744-1800			Second Round Lp					
ACCOUNT NO. <b>1280</b>		Н	Revolving account					
Syncb/jcp 4125 Windward Plz Alpharetta, GA 30005-8738			2009-10-01					
ACCOUNT NO. <b>2601</b>		w	Revolving account				827.0	<u>)0</u>
Syncb/tjx Cos PO Box 965005 Orlando, FL 32896-5005			2014-06-01					
ACCOUNT NO. <b>9307</b>		Н	Revolving account				422.0	)0
Syncb/Walmart PO Box 965024 Orlando, FL 32896-5024	-		2007-11-01					
						Ļ	2,262.0	00
Sheet no3 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 6,786.0	00
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$	

IN RE Vasquez, Francisco & Jimenez, Juana

Debtor(s)

\_\_\_\_ Case No. \_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9395	H	Н	Revolving account	П		Ħ	
Td Bank USA/Targetcred	1	''	2012-12-01				
PO Box 673							
Minneapolis, MN 55440-0673							
							1,364.00
ACCOUNT NO.							
	1					ı	
				Ш			
ACCOUNT NO.							
				Ш			
ACCOUNT NO.							
	L			Ш		Ц	
ACCOUNT NO.							
	┝			Н		Н	
ACCOUNT NO.							
	$\vdash$			+		Н	
ACCOUNT NO.	1						
Sheet no. 4 of 4 continuation sheets attached to				Sub	tots		
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	is p	age	9)	\$ 1,364.00
•				Т	ota	ıl	
			(Use only on last page of the completed Schedule F. Repor	t als	o o	n	
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	ıl	\$ 19,523.00
			Summary of Certain Liabilities and Relate	u Di	atd.	, [	φ . υ,υ2υ.υυ

B6G (Official Form 6) 15,17864	Doc 1	Filed 05/20/15	Entered 05/20/15 23	3:09:02	Desc Main	
500 (Official Form 00) (12/07)		Document	Page 22 of 43			
IN RF Vasquez Francisco & Jii	menez lua			ise No		

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

вы (Official CASE) 15/17864	Doc 1	Filed 05/20/15	Entered 05/20/15 23:09:02	Desc Main	
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IN RF Vasquez Francisco & Jii	menez Jus		Case No.		

Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 15-17864		05/20/15 Entered ument Page 24 o	05/20/15 23:09:02 Desc Main of 43	
Fill in this information to identify	your case:			
Debtor 1 Francisco Vasque First Name	Middle Name	Last Name		
Debtor 2 Juana Jimenez (Spouse, if filing) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:	Northern District of Illinois, Eas	stern Division		
Case number			Check if this is:	
(If known)			An amended filing	
			A supplement showing post-petition chapter 13 income as of the following date:	
Official Form 6l			MM / DD / YYYY	
Schedule I: You	ur Income		12/13	
	use is not filing with you,	do not include information	n about your spouse. If more space is needed, attach a case number (if known). Answer every question.	use.
supplying correct information. If y If you are separated and your spo separate sheet to this form. On the  Part 1: Describe Employm  1. Fill in your employment	use is not filing with you, e top of any additional pa	do not include information	about your spouse. If more space is needed, attach a	use.
supplying correct information. If y If you are separated and your spo separate sheet to this form. On the  Part 1: Describe Employn	use is not filing with you, e top of any additional pa	, do not include information ages, write your name and o	n about your spouse. If more space is needed, attach a case number (if known). Answer every question.	use.
If you are separated and your spotseparate sheet to this form. On the part 1:  Describe Employment information.  If you have more than one job, attach a separate page with information about additional	use is not filing with you, e top of any additional pa	Debtor 1  Employed  Not employed	Debtor 2 or non-filing spouse  Employed  Not employed	use.
If you are separated and your spotseparate sheet to this form. On the Describe Employm  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or	use is not filing with you, e top of any additional panent  Employment status  Occupation	Debtor 1	n about your spouse. If more space is needed, attach a case number (if known). Answer every question.  Debtor 2 or non-filing spouse  Employed	
If you are separated and your spotseparate sheet to this form. On the Describe Employm  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may Include student	use is not filing with you, e top of any additional panent  Employment status  Occupation	Debtor 1  Employed  Not employed	Debtor 2 or non-filing spouse  Employed  Not employed	
If you are separated and your spotseparate sheet to this form. On the Describe Employm  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may Include student	use is not filing with you, e top of any additional panent  Employment status  Occupation	Debtor 1  Employed Not employed Wrapper	Debtor 2 or non-filing spouse  Employed  Not employed  Custodian - Part Time	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

For Debtor 1

7 years

1 years and 2 months

For Debtor 2 or

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 3,442.83 1,008.00 3. Estimate and list monthly overtime pay. 0.00 + \$\_ 0.00 \$<u>3,442.83</u> 1,008.00 4. Calculate gross income. Add line 2 + line 3.

Official Form 6I Schedule I: Your Income page 1 Case 15-17864 Doc 1 Filed 05/20/15 Entered 05/20/15 23:09:02

Francisco Vasquez

Debtor 1

Document

Last Name

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Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 3.442.83 1,008.00 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 1,063.83 102.00 5b. Mandatory contributions for retirement plans 0.00 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 5d. Required repayments of retirement fund loans 0.00 0.00 5d. 5e. 0.00 0.00 5e. Insurance 0.00 5f. Domestic support obligations 5f. 0.00 0.00 0.00 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. 0.00 0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 1,063.83 102.00 2,379.00 906.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 monthly net income. 8a. 8b. Interest and dividends 8b. 0.00 0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 8e. Social Security 8e. 0.00 0.00 \$ 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental 0.00 0.00 Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. Pension or retirement income 8g. 0.00 0.00 8h. Other monthly income. Specify: \_ 8h. 0.00 +\$ 0.00 9. **Add all other income**. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 2,379.00 906.00 3,285.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$. 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 3,285.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? 図 No. Yes. Explain:

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Fill in this information to identify your case:			
Debtor 1 Francisco Vasquez	Check if this i		
First Name Middle Name Last Name  Debtor 2 Juana Jimenez	<u> </u>		
(Spouse, if filing) First Name Middle Name Last Name	A supplem	led filing nent showing post-j	netition chanter 13
United States Bankruptcy Court for the: Northern District of Illinois, Eastern Division		as of the following	
Case number(ff known)	MM / DD /	YYYY	
,		e filing for Debtor 2 a separate househ	because Debtor 2
Official Form 6J	maintains	a separate nousen	iold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filir information. If more space is needed, attach another sheet to this form (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?			
No Pes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	Donor don the relationship to	Danier daniela	Dana damandant lisa
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	Son	4	No Yes
	Daughter	3	No Yes
			□ No
			☐ Yes
			No     Yes     Yes     No     No
			□ No
			☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a	re using this form as a suppleme	nt in a Chapter 13 c	ase to report
expenses as of a date after the bankruptcy is filed. If this is a suppleme applicable date.			
Include expenses paid for with non-cash government assistance if you	know the value of		
such assistance and have included it on Schedule I: Your Income (Office		Your exper	ises
4. The rental or home ownership expenses for your residence. Include any rent for the ground or lot.	first mortgage payments and	\$ <b>1,315</b>	5.00
If not included in line 4:			
4a. Real estate taxes		4a. \$ <b>0.0</b>	00
4b. Property, homeowner's, or renter's insurance		4b. \$ <b>0.0</b>	00
4c. Home maintenance, repair, and upkeep expenses		4c. \$ <b>0.0</b>	00
4d. Homeowner's association or condominium dues		4d. \$ <b>0.0</b>	00

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Debtor 1

First Name Middle Name

Last Name

Case number (if known)\_

			Your expenses
			\$ 0.00
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$
10.	Personal care products and services	10.	\$
11.	Medical and dental expenses	11.	\$50.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$450.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$100.00
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17 c. Other. Specify:	17c.	\$
	17 d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$
19.	Other payments you make to support others who do not live with you.		\$ 0.00
	Specify:	19.	¥
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	1e.	
	20a. Mortgages on other property	20 a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

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Debtor 1	First Name	Vasquez  Middle Name	Last Name	Case numb	DEF (if known)		
21. <b>Oth</b>	er. Specify:				21.	+\$	0.00
	r monthly expens		through 21.		22.	\$	3,260.00
23. <b>Calc</b> ı	ulate your monthl	ly net income.					
23a.	Copy line 12 (you	ur combined mo	nthly income) from Schedule I		23a.	\$	3,285.00
23b.	Copy your month	nly expenses from	m line 22 above.		23b.	-\$	3,260.00
23c.	Subtract your mo		from your monthly income.		23c.	\$	25.00
For e	example, do you ex gage payment to ir	pect to finish pa	aying for your car loan within th	the year after you file this for ne year or do you expect your n to the terms of your mortgage			
☐ Y	es. None						

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B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE Vasquez, Francisco & Jimenez, Juana

Debtor(s)

Case No.

(If known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date: May 7, 2015	Signature: /s/ Francisco \		Debior
Date: <b>May 7, 2015</b>	Signature: /s/ Juana Ji	menez —	
	Juana Jime	nez [If joint case, both spouses r	must sign.]
DECLARATION	AND SIGNATURE OF NON-ATTORNE	Y BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)	)
compensation and have provi and 342 (b); and, (3) if rules	ided the debtor with a copy of this documer s or guidelines have been promulgated pur s, I have given the debtor notice of the maxi	n preparer as defined in 11 U.S.C. § 110; (2) I prepared this dout and the notices and information required under 11 U.S.C. §§ 110 suant to 11 U.S.C. § 110(h) setting a maximum fee for services change amount before preparing any document for filing for a debtor of	)(b), 110(h), nargeable by
Printed or Typed Name and Title	e, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.	C. § 110.)
lf the bankruptcy petition pr responsible person, or partn		e, title (if any), address, and social security number of the officer	r, principal,
Address			
Signature of Bankruptcy Petition	Preparer	Date	
Names and Social Security nuis not an individual:	umbers of all other individuals who prepared	d or assisted in preparing this document, unless the bankruptcy petition	ion preparer
lf more than one person prep	pared this document, attach additional sign	ed sheets conforming to the appropriate Official Form for each pe	erson.
A bankruptcy petition prepar imprisonment or both. 11 U.	er's failure to comply with the provision of S.C. § 110; 18 U.S.C. § 156.	title 11 and the Federal Rules of Bankruptcy Procedure may resul	lt in fines or
DECLARATIO	ON UNDER PENALTY OF PERJURY	ON BEHALF OF CORPORATION OR PARTNERSHIP	
I, the	(the	president or other officer or an authorized agent of the corpo	ration or a
(corporation or partnership	sheets (total shown on summ	e under penalty of perjury that I have read the foregoing sur ary page plus 1), and that they are true and correct to the l	
Date:	Signature:		
		(Print or type name of individual signing on	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

#### $_{B7\,(Official\,Form\,7)\,(04/13)} - 17864$ Doc 1 Filed 05/20/15 Entered 05/20/15 23:09:02 Desc Main Document Page 30 of 43

**United States Bankruptcy Court** 

## Northern District of Illinois, Eastern Division

IN RE:	Case No
Vasquez, Francisco & Jimenez, Juana	Chapter 7
Dehtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 40,369.00 2014 Income 30,370.00 2013 Income 18,000.00 2015 wages

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	preceding the commencement of \$6,255.* If the debtor is an indi- obligation or as part of an alterna	of the case un vidual, indica ative repayme or chapter 13	sumer debts: List each pless the aggregate value te with an asterisk (*) ant schedule under a plan must include payments	payment or other transfer to any creditor made of all property that constitutes or is affected by payments that were made to a creditor on a by an approved nonprofit budgeting and creditated and other transfers by either or both spouses	d by such transfer is less than account of a domestic support lit counseling agency. (Married
	* Amount subject to adjustment	on 4/01/16, a	nd every three years the	ereafter with respect to cases commenced on c	or after the date of adjustment.
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditor who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or no a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
4. Sui	ts and administrative proceedi	ngs, executio	ns, garnishments and	attachments	
None		ors filing und	er chapter 12 or chapter	is or was a party within <b>one year</b> immediate 13 must include information concerning eithint petition is not filed.)	
AND <b>Capi</b>	CION OF SUIT CASE NUMBER tal One Bank vs. Vasquez, SC 01792	NATURE ( breacj of	OF PROCEEDING contract	COURT OR AGENCY AND LOCATION In the Circuit Court of the 18th Judicial Circuit, DuPage County, Illinois	STATUS OR DISPOSITION pending
None	the commencement of this case.	. (Married de	btors filing under chapt	ander any legal or equitable process within or er 12 or chapter 13 must include information ouses are separated and a joint petition is not	concerning property of either
5. Re	possessions, foreclosures and re	eturns			
None	2. East air property that has been repossessed by a creation, sold at a rorecrosure state, transferred through a deed in near or rorecrosure or retained to				
6. Ass	signments and receiverships				
None		apter 12 or ch	apter 13 must include ar	ade within <b>120 days</b> immediately preceding the sy assignment by either or both spouses whether	
None	2. East air property which has been in the hands of a custodian, receiver, or court appointed official within the year infinediatery preceding the				
7. Gif	its				
None	gifts to family members aggrega	ting less than filing under cl	\$200 in value per indivinapter 12 or chapter 13	diately preceding the commencement of this dual family member and charitable contribution must include gifts or contributions by either detition is not filed.)	ons aggregating less than \$100
8. Lo	sses				
None		Iarried debtor	rs filing under chapter 1	e <b>year</b> immediately preceding the commence 2 or chapter 13 must include losses by either election is not filed.)	
9. Pa	yments related to debt counseling	ng or bankru	ptcy		

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement

of this case.

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#### Berwyn, IL 60402-3925

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None				nental Law with respect to which the debtor	
V					
18. N	ature, location and name of business				
None	of all businesses in which the debtor proprietor, or was self-employed in a	r was an officer, director, partner, or ma a trade, profession, or other activity eith hich the debtor owned 5 percent or more	anaging executive of a ner full- or part-time w	businesses, and beginning and ending dates corporation, partner in a partnership, sole within six years immediately preceding the ity securities within six years immediately	
		was a partner or owned 5 percent or mor		businesses, and beginning and ending dates ity securities, within six years immediately	
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.				
None	b. Identify any business listed in response	onse to subdivision a., above, that is "sin	gle asset real estate" a	s defined in 11 U.S.C. § 101.	
[If co	empleted by an individual or individual	dual and spouse]			
	are under penalty of perjury that I hat I hat I hat I hat they are true and correct		foregoing statement	of financial affairs and any attachments	
Date:	May 7, 2015	Signature /s/ Francisco Vasquez of Debtor	PRANCISEO	Francisco Vasquez	

(if any)

O continuation pages attached

Date: May 7, 2015

Signature /s/ Juana Jimenez of Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Juana Jimenez

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B8 (Official Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:			Case No.
Vasquez, Francisco & Jimenez, Juana		Chapter 7	
	Debtor(s)		
	7 INDIVIDUAL DEBT		
<b>PART A</b> – Debts secured by property estate. Attach additional pages if nece		e fully completed for <b>E</b> A	ACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Onemain Fi		Describe Property S 2005 CHEVROLET	Securing Debt: FRUCK Trailblazer EXT-I6
Property will be <i>(check one)</i> :  Surrendered Retained			
If retaining the property, I intend to ( Redeem the property Reaffirm the debt	(check at least one):		
Other. Explain	111111111111111111111111111111111111111	(for ex	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claim	imed as exempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Property S	Securing Debt:
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to ( Redeem the property Reaffirm the debt	(check at least one):		
☐ Other. Explain  Property is (check one): ☐ Claimed as exempt ☐ Not claimed	imed as exempt	(for ex	ample, avoid lien using 11 U.S.C. § 522(f)).
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three	columns of Part B must	be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	Describe Leased Property:  Lease will be at 11 U.S.C. § 36.	
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Describe Leased Property:  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
continuation sheets attached (if an	ny)		
l declare under penalty of perjury t personal property subject to an une	hat the above indicates my xpired lease.	intention as to any pr	operty of my estate securing a debt and/or
Date: <b>May 7, 2015</b>	/s/ Francisco Vasq Signature of Debtor	wez FRANCISCO	Vosques
	/s/ Juana Jimenez Signature of Joint D	ebtor	/

# Case 15-17864 Doc 1 Filed 05/20/15 Entered 05/20/15 23:09:02 Desc Main Document Page 35 of 43 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN	RE:	Case No	
Va	squez, Francisco & Jimenez, Juana	Chapter 7	
	Debtor(s		
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me wi one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contempla of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$\$	
	Prior to the filing of this statement I have received	\$\$	
	Balance Due	\$	
2.	The source of the compensation paid to me was:	ebtor Other (specify):	
3.	The source of compensation to be paid to me is: $\Box$ D	ebtor Other (specify):	
4.	I have not agreed to share the above-disclosed comp	pensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compentogether with a list of the names of the people shari	ation with a person or persons who are not members or associates of my law firm. A copy of the agreement, ng in the compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed to re-	der legal service for all aspects of the bankruptcy case, including:	
<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>			
	<ul> <li>d. Representation of the debtor in adversary proceedir</li> <li>e. [Other provisions as needed]</li> </ul>	gs and other contested bankruptcy matters;	
6.	By agreement with the debtor(s), the above disclosed fee	does not include the following services:	
		CERTIFICATION	
	certify that the foregoing is a complete statement of any a proceeding.	reement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy	
	May 20, 2015	/s/ Karen Walin	
	Date	Karen Walin 99999 Chicago Legal, LLC 3833 Harlem Ave Berwyn, IL 60402-3925 (708) 795-7000 Fax: (708) 788-8942 kwalin@chicagolegallic.com	

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### United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No.
Vasquez, Francisco & Jimenez, Juana		Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR MATRI	x
		Number of Creditors15
The above-named Debtor(s) hereby ve	erifies that the list of creditors is true and correct	ct to the best of my (our) knowledge.
Date: May 7, 2015	/s/ Francisco Vasquez FRANCISCO Debtor	NOSQUEZ
	/s/ Juana Jimenez Joint Debtor	

1st Financial Fund 3091 Governors Lake Dr Peachtree Corners, GA 30071-1143

1st Finl Invstmnt Fund 3091 Governors Lake Dr Peachtree Corners, GA 30071-1143

Capital One Bank
Blatt Hasenmiller Leibsker & Moore
10 S La Salle St Ste 2200
Chicago, IL 60603-1069

Capital One Bank USA N 15000 Capital One Dr Richmond, VA 23238-1119

Chase Card PO Box 15298 Wilmington, DE 19850-5298

Chase Mtg PO Box 24696 Columbus, OH 43224-0696

Illinois Collection SE 8231 185th St Ste 100 Tinley Park, IL 60487-9356 Illinois Collection Service 8231 185th St Ste 100 Tinley Park, IL 60487-9356

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068-1331

Medical Business Bureau 1460 Renaissance Dr Park Ridge, IL 60068-1331

Merchants Credit Guide 223 W Jackson Blvd Ste 4 Chicago, IL 60606-6908

Onemain Fi PO Box 499 Hanover, MD 21076-0499

Personal Finance 6392 S Cass Ave Westmont, IL 60559-3207 Second Round Lp 4150 Freidrich Ln Austin, TX 78744-1800

Second Round Lp 4150 Freidrich Ln Ste Austin, TX 78744-1800

Syncb/jcp 4125 Windward Plz Alpharetta, GA 30005-8738

Syncb/tjx Cos PO Box 965005 Orlando, FL 32896-5005

Syncb/Walmart PO Box 965024 Orlando, FL 32896-5024

Td Bank USA/Targetcred PO Box 673 Minneapolis, MN 55440-0673

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B201B (Form 201B) (12/09)

#### United States Bankruptcy Court Northern District of Illinois, Eastern Division

Case No.
Chapter 7
TICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
ney] Bankruptcy Petition Preparer
debtor's petition, hereby certify that I delivered to the debtor the attached
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  (Required by 11 U.S.C. § 110.)
, responsible person, or
ate of the Debtor
the attached notice, as required by § 342(b) of the Bankruptcy Code.
X /s/ Francisco Vasquez FAANCISCO VISQUEL 5/07/2015 Signature of Debtor Date
X /s/ Juana Jimenez 5/07/2015
F

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### $_{B201B\;(Form\;2CaSe_2/35}\text{-}17864$ Doc 1 Filed 05/20/15 Entered 05/20/15 23:09:02 Desc Main Document Page 43 of 43 United States Bankruptcy Court

		1 5	
<b>Northern District</b>	of Illinois.	Eastern	Division

IN RE:	Case N	0
Vasquez, Francisco & Jimenez, Juana	Chapte	r <b>7</b>
Debtor(s)	•	
	NOTICE TO CONSUMER DEBTOR OF THE BANKRUPTCY CODE	R(S)
Certificate of [Non-A	ttorney] Bankruptcy Petition Prepare	er
I, the [non-attorney] bankruptcy petition preparer signing notice, as required by § 342(b) of the Bankruptcy Code.	the debtor's petition, hereby certify that I d	elivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Pre Address:	petition p the Socia principal the bankr	ccurity number (If the bankruptcy oreparer is not an individual, state l Security number of the officer, responsible person, or partner of ruptcy petition preparer.)
X	(Required	d by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, prin partner whose Social Security number is provided above.	cipal, responsible person, or	
I (We), the debtor(s), affirm that I (we) have received and		342(b) of the Bankruptcy Code.
Vasquez, Francisco & Jimenez, Juana	X /s/ Francisco Vasquez	5/20/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Juana Jimenez	5/20/2015
	Signature of Joint Debtor (if	any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.